

FORM PTO/SB/08A/B (10-01) Substitute for PTO-1449A/B

INFORMATION DISCLOSURE

STATEMENT BY APPLICANT

(use as many sheets as necessary)

Attorney Docket Number	39477/S850
Application Number	09/690,796
Filing Date	October 17, 2000
Applicant(s)	Craig L. Ogg
Group Art Unit	3621
Examiner Name	Salvatore A. Cangialosi

U.S. PATENT DOCUMENTS				
EXAMINER INITIALS	Cite No. ¹	DOCUMENT NUMBER Number - Kind Code ² (If Known)	PUBLICATION DATE MM-DD-YYYY	NAME OF PATENTEE
OPA		4,775,246	10-04-1988	Edelmann et al.
		6,049,671	04-11-2000	Slivka et al.
		6,065,117	05-16-2000	White
		6,446,204 B1	09-03-2002	Pang et al.
	. •	6,587,880 B1	07-01-2003	Saigo et al.

XAMNER	Cite				
INITIALS	No.1	Include name of the author (in CAPITAL LETTERS), title of the article, title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.			
		FICKEL, Louise, "Know Your Customer," 100 Leaders for the Next Millennium, CIO Magazine, 08/15/1999, pages 1-11			
V		SAGNER, James S., "Protecting Organizations from Electronic-Transaction Fraud", Healthcare Financial Management; Westchester; Feb 1995			

CLV PAS680730.1-*-05/3/06 9:54 AM

EXAMINER	11 11	DATE	
SIGNATURE	11 11	CONSIDERED	10 1014 06
SIGNATORE	9//	CONSIDERED	13 JULY 06

EXAMINER: Initial of reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.pto.gov or MPEP 901.4. Enter Office that issued the document, by the two-letter code (WIPO standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. Applicant is to place a check mark here if English Language Translation is attached.

Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE